



24th August 2018

Strategy for an Ageing Population
Office for Seniors
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Re: Developing a new strategy to prepare for an aging population

Our interest in contributing to the discussion document on developing a “Positive Ageing Strategy” is that many of those that will be affected will be women. The statistics show that women on average are living to the age of 83 whilst men’s average age is 79. This is a global trend that women are out living their male counterparts. These figures we have quoted have changed quiet dramatically in just a few years.

So, we are congratulating the government in taking a proactive look at a living document that looks to address the trend that we are living longer and that our social needs and status will be a different landscape that what is the norm today.

1. Keeping Connected

Smaller urban areas have good connections, active networks and clubs. Local free newspapers keep residents well informed and of people who are known. Issues raised are often “close to home: and residents may become more involved with them. Larger urban areas have more problems for older residents, especially once retired – more isolation. Residents often do not know their neighbours – and seldom have interests in common. There are local free newspapers but reports and articles are often about people not readily known to residents, unless they are politically motivated, and articles reflect issues in the area. Issues raised are not always “close to home” and residents can feel helpless and disenfranchised.

Government agencies which provide much of the support for +65 yr. olds, need to be more connected. Social development boards are being trialed to combat crime in families with pre-school children – senior members of agencies meet on a regular basis to assist each family by the appointment of one lead-agency per family which will connect the family to all

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agencies/services/networks required to assist healthy development/address problems such as domestic violence, unhealthy homes, criminal offences, education and school attendances etc. This model could be looked at and used to develop a model that could assist the socialization of elderly people in a community. For a person who is unwell, the lead agency could be the medical centre/primary caregivers. The Local Authority may be involved by encouraging an appropriate NGO/Club/network to establish a community “drop-in” centre. Most TLA have lists of local NGOs/clubs etc. to promote to communities and should be very active in doing this – not just have a stack of fliers in the office. A CAB/Family Support Centre or similar, should be working in partnership with the TLA to encourage socialization to prevent isolation and depression, providing an advisory or advocacy service etc. There needs to be a place to drop in for a chat, perhaps learn a craft or hobby, and how to use electronic devices with some remaining on site for those who do not have them at home. Maybe a caterer could provide simple low-cost lunches, coffee, tea and cold drinks (or a dispenser available for self-help).

Adult Community Education used to be a mechanism for learning new skills, meeting people of diverse ages and cultures, adapting to new environments and technology, at a very low cost. In its unfounded wisdom, Central Government removed funding from this education sector at a great loss to all communities. Only literacy and numeracy receive funding. “Bring Back Adult Community Education”

2. Improving Employment

There has to more availability of part-time or flexi-time work for people as they age. It is unwise to go to work one day – and be retired for the rest of your life, the next day. A slowing down regime is much wiser for those who wish for it. Employers need to adapt to this supportive environment. Some who retire become, if not already involved, in voluntary services. But even providing a voluntary service is at some cost to the volunteer, and many cannot afford to do this. So, some remuneration from a part-time job, will assist with the costs and keep the older person involved in different ways. Employers need to respect the fact that older people often have greater empathy through life’s experiences and should be regarded as a valuable commodity. Gradual retirement is preferable to sudden retirement.

3. Preparing for the future

As people approach retirement, they need to learn how to age, they should be encouraged to broaden their community contacts/networks and explore new opportunities. This was where ACE was such a boon. It opened many doors. U3A (University of the 3rd Age) offers opportunities to learn more about the world around us - better promotion needed. The Retirement Commissioner is not very visible – her/his role should be expanded. Managing income and investments (if any) becomes very important as there is now a time of limited income, and reduced expenditure. The



afore mentioned” Drop In” Community Centre could help if there is not a CAB/Family Support Centre for budgeting advice. The future is not rosy for many people who have not been able to save throughout life, or in the case of many, lost investments through corrupt or negligent finance companies.

In Australia, pensioners receive far more discounts and subsidies from facility providers. For the first time, the NZ Government is providing a power supplement for those over 65 yrs. over the winter period. Providers of other necessities such as telecommunications and water should be encouraged to join this movement. Travel on public transport out of peak hours (or after 9am in Auckland) has for some years now been free with provision of the Gold Card. This has encouraged +65 yr. olds to get out and about. Great for socialisation.

4. Being Safe and Supported

Preparing for the future and still making decisions for themselves has in some way been covered already. The need for family – if any – to be involved is important, but not to undermine the ability of the elders to be decision-makers. Elder abuse is quite prevalent and many parents, especially those now on their own, having been widowed or divorced, are frequently abused by their own children. Financial depletion by siblings, and in some cases caregivers, is not uncommon. Aged people need support to manage their own finances for as long as possible, to have control over expenditure. Age Concern is an agency active for the +65-age group – perhaps become more proactive in promoting assistance for abuse – in all its forms. (BPW NZ Policy 18.19 ELDER ABUSE)

Again, a drop-in community centre could have days when agencies are in attendance to provide advice and assistance. Lessons in self –defense appropriate for the aged, could be made available, Tai Chi to learn about balance/how to prevent falls etc. How to prevent robberies – locking doors and windows, install safety catches if not already in the house, use alarms if installed, have nothing visible (including handbags) on the car seat. Chat to the neighbours if seen, tell them of plans if going away. A house that is in an open environment and not screened by trees is a safer house. Frequent reminders in the free local newspapers about safety as we all get a bit complacent.

Remind elderly people that respect is earned not given easily – it is a two-way process; some older people are cantankerous but with counseling could be more understanding of how life can be more enjoyable, and others will be more accommodating if they are treated with respect. Smile – smile and if possible – look bold and unafraid. Less likely to be attacked. Stay sober!

5. Housing

Many people as they age, downsize for practical purposes but also to free up some equity. Others may downsize to get rid of a mortgage. Those experiencing most trouble are the renters – without security of tenure and often rising rents.



There needs to be a larger stockpile of small standalone houses/semi-detached or similar, suitable for double or later, single, occupancy. (BPW NZ Policy 2018). Apartments can be attractive but there are body-corporate fees to pay as well as outgoings such as rates. It is necessary to ensure Govt./EECA/DHBs continue with the “warm house” campaigns to ensure all homes, owned or rented, are insulated and heated for winter. Subsidies for low income and retired people, for electricity charges, great news.

Retirement villages are increasing in number, offering a range of occupancies – fixed outlays which are attractive propositions to those who can buy. However, the end-of-life financial returns must be noted with most taking a 30% equity from the initial investment. The lifestyle for some compensates the financial loss – a choice to be made. To many, there is security in knowing that they are safe physically and financially, and many services available. This option is seldom available to those who have rented and may include those who have lost their investments in financial company collapses.

Most retirement villages offer bus trips for residents but apparently some retirement villages are offering these to residents in the 65+ group – assists with socialization and communication with the outside world.

6. Missing issues

Mobility – those with limited mobility have greater needs than those who are still physically active. More services are required – a lead agency to deliver these would most likely be the medical centre/care provider. Again, a drop-in centre would be useful for socialization if transport is available.

The benefit system in NZ is inadequate especially for a family caregiver who is living in with the disabled person. No remuneration – no saving for superannuation.

Our Organisation

The International Federation of Business and Professional Women is a global organisation with representatives in over 104 countries, including BPW NZ. Our organisation’s aims are to link professional and business women throughout the world so that they may provide support to each other, lobby for change and to promote the ongoing advancement of women and girls. We work for equal opportunities and status for all women in economic, civil and political life and the removal of discrimination in all countries. We promote our aims and organise our operating structure without distinction as to race, language or religion.

We hope that our comments are of use to you and have been pulled together by a past president of BPW and Life Member Dianne Glenn.

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On behalf of
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A handwritten signature in dark ink that reads 'Hellen Swales'.

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